

Table I.F.3 Average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2016

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	3,069	4,288	3,616	3,926	3,422	2,730	3,940	2,944
Industry group **								
Agric., fish., forest.	2,769	--	--	1,815	4,188	2,109	2,922	2,655
Mining and manufacturing	2,825	5,303	3,834	3,967	2,961	2,515	4,352	2,701
Construction	3,632	5,549	3,004	3,709	3,941	2,716	3,882	3,481
Utilities and transp.	2,995	--	5,069	4,460	3,416	2,815	4,356	2,914
Wholesale trade	3,092	3,876	3,808	3,587	3,258	2,781	3,776	2,963
Fin. svcs. and real estate	3,028	4,302	2,747	4,113	3,418	2,883	3,649	2,986
Retail trade	3,208	3,872	5,040	3,674	4,982	2,821	4,148	3,096
Professional services	3,094	4,208	3,808	4,340	3,605	2,648	4,091	2,940
Other services	3,130	3,737	3,429	3,788	3,173	2,854	3,621	3,024
Ownership								
For profit, incorporated	3,064	4,391	3,681	3,932	3,362	2,747	4,019	2,924
For profit, unincorporated	3,306	4,528	3,580	4,170	3,624	2,683	3,935	3,156
Nonprofit	2,915	2,844	3,158	3,534	3,447	2,671	3,244	2,891
Age of firm								
Less than 5 years	3,866	4,616	2,520	4,436	3,882	3,111	3,780	3,933
5-9 years	3,520	4,112	3,514	4,071	3,362	2,370	3,777	3,348
10-19 years	3,587	4,202	4,005	4,101	3,311	2,840	4,202	3,240
20 or more years	2,967	4,323	3,581	3,763	3,422	2,728	3,872	2,890
Multi/single status								
2 or more locations	2,874	--	3,567	4,100	3,378	2,739	3,784	2,861
1 location only	3,679	4,290	3,619	3,882	3,494	2,337	3,954	3,428
Percent full-time employees								
Less than 25%	3,702	5,917	2,194 *	5,056	3,054	3,306	4,476	3,333
25-49 %	3,075	5,004	3,999	4,045	3,076	2,771	4,328	2,902
50-74 %	3,133	3,538	4,383	4,235	3,593	2,833	4,039	2,999
75% or more	3,054	4,317	3,592	3,886	3,427	2,712	3,899	2,936
Union presence								
No union employees	3,242	4,354	4,025	4,125	3,470	2,836	4,146	3,083
Has union employees	2,531	--	1,618	2,586	3,076	2,495	2,117	2,554
Percent low-wage employees								
50% or more low-wage	3,519	5,883	4,757	4,267	3,870	3,119	5,272	3,306
Less than 50% low-wage	3,036	4,123	3,570	3,908	3,390	2,700	3,858	2,917

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.F.3 Standard errors for average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2016

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	37.13	207.45	154.57	116.63	90.90	44.80	98.49	39.61
Industry group **								
Agric., fish., forest.	313.97	--	--	413.34	839.62	258.54	585.57	338.96
Mining and manufacturing	91.06	1,182.81	669.51	265.56	187.49	106.42	381.04	91.70
Construction	213.69	943.19	354.00	404.58	444.49	255.24	321.15	281.09
Utilities and transp.	124.52	--	662.96	826.23	300.34	135.04	422.12	128.11
Wholesale trade	128.11	884.38	352.89	379.89	252.70	182.03	269.77	142.71
Fin. svcs. and real estate	102.33	691.26	376.76	310.37	235.06	118.40	310.43	106.59
Retail trade	110.46	531.98	525.66	245.09	505.17	105.14	281.34	116.87
Professional services	69.64	273.08	211.04	192.68	159.76	86.58	152.72	75.10
Other services	110.01	399.86	465.50	263.28	259.49	141.96	252.88	120.89
Ownership								
For profit, incorporated	42.63	248.83	192.63	145.36	114.29	49.25	118.76	45.10
For profit, unincorporated	99.82	453.02	303.96	261.71	246.79	116.29	222.82	109.97
Nonprofit	108.25	475.39	410.03	258.42	184.87	142.53	247.59	114.46
Age of firm								
Less than 5 years	223.07	483.95	358.21	419.26	489.72	294.46	324.18	305.56
5-9 years	191.54	524.54	403.96	309.95	347.53	331.52	269.68	250.14
10-19 years	119.24	320.36	309.59	197.94	256.63	201.00	187.92	147.21
20 or more years	40.60	356.57	218.20	162.93	103.90	46.35	139.21	42.18
Multi/single status								
2 or more locations	41.85	--	307.18	190.45	113.68	45.65	193.49	42.29
1 location only	77.99	208.10	164.36	137.27	151.85	195.98	106.24	111.12
Percent full-time employees								
Less than 25%	339.82	1,113.27	1,133.99*	709.72	424.36	178.28	1,073.00	192.86
25-49 %	156.69	945.92	646.15	299.05	445.35	173.12	366.53	158.10
50-74 %	97.15	398.03	473.96	352.67	309.94	108.44	272.77	101.49
75% or more	40.86	243.14	158.69	125.71	97.41	49.71	105.32	43.74
Union presence								
No union employees	42.23	211.16	140.38	99.75	95.59	53.39	95.61	45.58
Has union employees	78.70	--	276.90	457.44	297.58	83.20	301.09	81.12
Percent low-wage employees								
50% or more low-wage	116.09	697.08	572.70	339.44	206.05	142.47	378.44	117.63
Less than 50% low-wage	38.81	215.19	158.22	121.16	96.16	46.84	100.75	41.55

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.